

### **Remarks**

This Application has been carefully reviewed in light of the Office Action mailed September 9, 2004. At the time of mailing, claims 6, 7, 19, 21, 25, 29, 37, 39, 43, 44, 48, and 49 were pending in the Application. Claims 19, 25, and 37 have been rejected by the Examiner under 35 U.S.C. § 103(a) as being unpatentable over Pare, Jr. et al. (U.S. Patent No. 6,230,148) in view of JCR Financial Services and further in view of Braun et al. (U.S. Patent No. 4,321,672). By way of this paper, and without acquiescence or prejudice, the Applicants have canceled the rejected claims, *i.e.*, claims 19, 25, and 37, to advance the prosecution of this Application to allowance. Applicants do not admit that these amendments were necessary as a result of any cited art. Applicants respectfully request reconsideration of the above Application in view of this amendment.

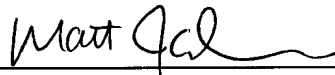
### **Conclusion**

For the foregoing reasons, Applicants believe that the Office Action of September 9, 2004 has been fully responded to. Consequently, in view of the above amendments and remarks, Applicants respectfully submit that the application is in condition for allowance, which allowance is respectfully requested.

Please charge any fees or credit any over payments as a result of the filing of this paper to our Deposit Account 03-2978. A duplicate of the first page of this paper is enclosed for that purpose.

Respectfully submitted,

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Date: September 29, 2004

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